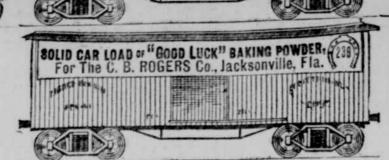


"GOOD



LUCK."



The merit of "GOOD LUCK" BAKING POWDER is confirmed by its tremendous sale. After a thorough trial and comparison, housekeepers adopt for their use the brand of Baking Powder that makes the best biscuit, pies, waffles, and cake. Millions of intelligent housekeepers are using "Good Luck" in their daily cooking because it has demonstrated its ability to serve them in their oven more satisfactorily than other brands. If it did not perform its functions better than other brands, it could not be sold in so much larger quantities than other brands. The chemist, the sanitarian and the cook consistently stand together in praising the merit of "Good Luck," and look upon it as the peer of all others. Careful analytical tests show it to be perfectly PURE and to contain the HIGHEST POSSIBLE LEAVENING POWER. The above four solid car-loads of "Good Luck" were bought by one wholesale grocery house at one time and in one shipment. This is the largest individual sale and shipment of Baking Powder on record. It would have been absolutely impossible to make this sale, if "Good Luck" had not already proven itself the choice of the housekeepers in that State.

The same commendation comes from every quarter of its large territory. Housekeepers never accept a substitute nor imitation in the place of "Good Luck"; they look for the name of "The Southern Manufacturing Co." on each can, and this guarantees their getting what they want.

Sold by all progressive retail grocers. They like to handle it because it takes no talking to sell it; only place it on the shelf in view and it sells itself.

MANUFACTURED BY

SOUTHERN MANUFACTURING COMPANY, Richmond, Va.

THE GROWTH OF CREDIT.

He Talks to the Bankers InterestingIy on the Subject of Finance.

Mr. Hill then introduced Socretary Gage in a few well-chosen words, allowbug to him as "a practical bankman." "I believe," he continued. "you will feel, when you have heard him, thut it was a
wise and incky hit on the part of the association that we were able to induce him
to come to this city and be with us today."

Ar. Gage was received with enthusiastic applause. The complimentary words
regarding his visit, he said, were not
needed, for he felt that it was an honer
and a privilege to be present, and to come
in coutact with those who represent us
he obner represented a mest important
business. He was glad to come to Richmood. It was the first opportunity he
had enjoyed of going through the streets
and visiting the historic scenes in this
city, the history of which was insepnrably united with the history of the country.

In altusion to Judge Christian's criticism of the association, he said he did
not think that schilleman should feel discouraged. So much was accomplished by
silent indusences.

"I see here," he said, "the dean of the
banking basiless, and one of the progenitors of the American Ennkers' Association, Mr. J. W. Lockwood, "While thousands of miles away he had always felt
that there was one true-hearted man to
when ha could turn for savice. "But
the mind of most of us. So the simple in
the mind of most of us. So the simple in
the mind of most of us. So the simple in
the mind of most of us. So the simple in
the mind of most of us. So the simple in
the mind of most of us. So the simple in
the line of regulation or restriction. In
many particulars the regulations of how
worked bescheen they worked bescheen to worked beneficent ends by establishing colonings connective, in many least service in such a proceed to be present
can specific coin. It is necessity to
the many particulars the regulation of linear
the place of several worked. So meets to
specific to in the man was in
the pla

return to a larger liberty on the part return to a larger liberty on the part to be individual, acting alone or association with others, is, I think, certain, reform, however, will come slowly, dissemination of the knowledge of the from Governor Tyler and Mayor Taylor.

The president amounteed that the association was entitled to appoint two delegates to the National Convention, and the nomination was referred to the Executive Committee.

The convention then adjourned to await the report of the Nominating Committee, and Secretary and Mrs. Gage left for the laker The convention but no action was taken. bridge, who made a short address. Mr. Secretary and Mrs. Gage Entertained said, to be in historic Richmond, a privi-lege he had not hitherto enjoyed. A bankers' association was not a business look a man in the face, to know what the Howitzer manament, down Franklin sort of a man he is when you see his arrect to Third, and out Third to the Colonel James R. Branch grew reminiscent over the formation of the association, and congratulated the organization upon its marked progress. This convention upon its marked progress. This convention, he said was need to be associated to the organization upon its marked progress. This convention, he said was need to state of the second to the second t

slarly chartered?

Would it not be destrable for this Cowardin and Miss Hill, Mr. Hamilton

3. Should the bankers of this State in Richmond.
adopt uniform stationery for collections, remillances, checks, drafts, etc.?

present accompany to the state of the state of

OFFICERS FOR THE YEAR

OTHER MATTERS OF BUSINESS. On motion, the president's report, with its various recommondations, was refer-red with instructions to report at the

mr. QUARLES ELECTED PRESIDENT
The Well-Known Richmond Banker
Honored-Other Business.
Mr. Gage was accorded quite an ovation when he took his sent, and a cordini
yote of thanks was tendered on motion
of Mr. John P. Branch.

nomination was referred to the Executive
Committee.

Committee.

Committee.

Committee.

Assembly Hall, to the railroads for special rates, and to the clubs and sitizens of
Richmond for hospitality.

A vote of thanks was also tendered to
the retiring president for his distinguished sorvices to the association.

There was some discussion as to the

at Dinner-The Banquet. Secretary and Mrs. Gags lumbed pr

and increase membership.

Mr. Mann S. Quarles extended invitations to members to visit the Deep Run Hunt Club. Commonwealth Club, Westmoreland Club, Lakeside Wheel Club, the Confederate Missum, and Soldiers' Home.

PRESIDENT HILL'S REPORT.

Mr. W. M. Hill submitted his report as president of the association, which, after cutilling the history of the past year, suggested the following subjects, which he thought might, with advantage, he discussed and acted upon at this or some future meeting:

returned to the Jefferson Hotel

A DISTINGUISHED DINNER PARTY.

Mr. John P. Branch gave a dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. orders and Mrs. dinner at 8 o'clock in honor of Mecretary and Mrs. orders and Mrs. o 1. Ought not the State of Virginia to Colonel Anderson and Mrs. Calendars a law to prevent persons from doing business under the title of a bank unless regularly chartered?

2. Would 9. A. V. Cameron and Mrs. Cameron Mrs. Hill and Mrs. Cameron Mrs. J. K. Branch and Miss Myers. Colonel James R. Branch and Mrs. Armeron and Mrs. Cameron and Mrs. Cameron and Mrs. Armeron and Mrs. Cameron and Mrs. Cameron and Mrs. Armeron and Mrs. Armeron and Mrs. Cameron and Mrs. Armeron and Mrs. Calendar Armeron and Mrs. Calendar Armeron and Mrs. Calendar Armeron and Mrs. Calendar Armeron and Mrs. Cameron and Mrs. Hill and Mrs. Cameron and Mrs. Cameron and Mrs. Hill and Mrs. Cameron and Mrs. Hill and Mrs. Cameron and Mrs. Armeron and Mrs. Armeron

2. Would it not be desirable for this covariant and Mrs. Robinson.

The State banks published in book form, and a copy sent to every bank in the State?

Output

The table was exquisite in every detail, and Mr. Branch's dinner will be remembered as one of the handsomest ever given

After dinner several of the gentlemen femiliances, checks, drafts, etc.?

6. Is it desirable to have mutual savings banks in Virginia, such as are in exist see in some of the other States, for instance, fifteen States have 62 such (CONCLUDED ON EIGHTH PAGE.)